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(54) Title: SYSTEM AND METHOD FOR MANAGING MAIL/BILLS THROUGH A CENTRAL LOCATION (57) Abstract <p>This invention is a system and method for managing mail/bills from a central online location. Mail/bills are sent/forwarded to the central online location via electronically or traditional mailing service. Once the mail are received, they are sorted, and either discarded or stored in a database for further processing. The central online location further consolidates both electronic and paper formatted bills into an easily manageable and accessible manner. The subscriber can view the bills online and take appropriate action. Further, the subscriber saves time and money in not having to review unimportant mail because they are discarded in accordance with the subscriber's instructions.</p>		

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SYSTEM AND METHOD FOR MANAGING MAIL/BILLS THROUGH A CENTRAL LOCATION

FIELD OF THE INVENTION

5 The present invention relates to a system and method for managing mail through a central online location, and more particularly, to a system and method that allows subscribers to manage personal and/or business bills from the central online location.

BACKGROUND OF THE INVENTION

10 Mail service is a universally known and accepted practice throughout the world. Without question, communicating with mail will continue to be a necessary and critical part of everyone's life.

 Before the advent of the electronic data exchange, Internet, and the World Wide Web (WWW), mail were typically delivered by transporting them to its destination. Although physically delivering mail is still very popular and widely used, many are now using the Internet and the WWW as an
15 alternative to sending and receiving mail. Some advantages of using the Internet and the WWW are the reduced cost and the instantaneous access to mail. Partly because of these reasons, the use of electronic mail (email) has become an everyday practice in homes, businesses, and the like, and is generally known and accepted in the public.

 On the average, a person receives hundreds, or perhaps thousands of bills every year, while a
20 particular business can easily receive over a million bills in that same year.

 Along with the bills, a person/business may receive other types of mail such as personal letters, magazines, advertisements, accounts payable, invitations, etc.

 As businesses grow and people become busier, managing mail, particularly bills can be a time consuming and burdensome process. For example, when a particular mail is received, one must open it
25 and spend the necessary time reading it to determine its level of importance. Many other types of mail, such as advertisements or the like, are generally of very little importance, but one does not necessarily know this until the mail are opened and reviewed. After determining that the particular mail is a bill and is of high importance, the bill is usually set aside and not acted upon until a later date. When this later date arrives, the bill may not have been timely acted upon by the person depending on the memory
30 and/or time constraints of the person. If the bill is not timely acted upon, a merchant will generally access a late fee and/or additional charges as a result of this delay. Even if the person can pay the bill on time, the person must spend the necessary time replying to it. For instance, the person must write out a check, balance the corresponding bank account, prepare the reply envelope, and send off the check along with the corresponding bill statement. When considering the large number of bills a
35 person must reply to in a year, this traditional method is very time consuming and burdensome. Furthermore, the traditional method described above is also inefficient and can be costly.

The systems and methods currently available for managing mail/bills are an improvement in this field. For example, there are many businesses that are scanning paper mail into electronic format so that an employer/employee may access the mail from a remote location. This conventional method, however, do not provide a method for managing bills. Further, most systems and methods currently available that manage bills are believed to manage only electronic bills. Thus, there is a need for a system and method that can manage both electronic and paper formatted bills in a consistent manner. Accordingly, a more efficient and cost effective system and method for managing mail, in particular, bills is needed.

SUMMARY OF THE INVENTION

It is an object of the present invention to provide a system and method that can manage mail/bills from a central location.

It is another object of the invention to provide a system and method that can consolidate paper and electronic mail/bills at a central location.

It is yet another object of the invention to provide a system and method that can process mail/bills from a central location.

The present invention manages mail by sorting them into different categories. The sorted mail are then forwarded for further processing. For example, if a particular mail is not a bill and was sent bulk rate, then the mail is shredded. If, on the other hand, the particular mail is not a bill and was sent first class, then the mail is forwarded to the subscriber's address. Next, if the particular mail is determined to be a bill, the envelope is opened and the contents contained therein are separated and reviewed. Depending on the contents enclosed, the information contained therein may be stored and the contents filed and/or shredded. Finally, for those mail that are can not be easily ascertained whether they are bills or not, they are further reviewed at different levels.

BRIEF DESCRIPTION OF THE DRAWINGS

These and other objects and advantages of the invention will become apparent and more readily appreciated from the following detailed description of the presently preferred exemplary embodiment of the invention taken in conjunction with the accompanying drawings, of which:

Fig. 1 illustrates a simplified block diagram of a centrally located system used for managing mail in accordance with the preferred embodiment of the invention;

Fig. 2 illustrates an overview flow chart of a method for managing paper mail/bills in accordance with the preferred embodiment of the invention;

Fig. 3 illustrates a flow chart of a method for processing paper mail that are not bills in accordance with the preferred embodiment of the invention;

Fig. 4 illustrates a flow chart of a method for processing paper mail that are bills in accordance with the preferred embodiment of the invention;

Fig. 5 illustrates a flow chart of a method for determining whether a particular mail is a bill in accordance with the preferred embodiment of the invention;

5 Fig. 6A illustrates an electronic bill/template formatted from data extracted from a paper bill in accordance with the preferred embodiment of the invention;

Fig. 6B illustrates a bill transmitted electronically to the BMS in accordance with the preferred embodiment of the invention;

Fig. 7 illustrates a sample brochure in accordance with the preferred embodiment of the invention;

10 Fig. 8 illustrates a first level summary report in accordance with the preferred embodiment of the invention;

Fig. 9 illustrates a second level summary report in accordance with the preferred embodiment of the invention; and

15 Fig. 10 illustrates a main system and database for generating CD ROMs, floppy disks, and/or reports in accordance with the preferred embodiment of the invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

The preferred embodiments of the invention will now be described with reference to Figs. 1-10. The present invention allows a subscriber to manage mail, and particularly, to consolidate, access, and/or process personal and/or business bills from a central online location. An online Bill Managing Service (BMS) can be accessed with any known electronic device capable of receiving and transmitting data (computers, palm pilots, web tv, or the like) via a public Internet and/or a private network or virtual private network (e.g. leased lines, X.25, Frame Relay, ISDN, or ATM). The personal and/or business bills in their original form may be in paper or electronic format.

25 Although the principles of the invention can be applied to services other than for managing mail and bills, the preferred embodiment of a billing service will be described in detail. Moreover, one skilled in the art will appreciate that various substitutions and modifications can be made to the examples described herein while remaining within the spirit and scope of the present invention.

Fig. 1 illustrates an overview of a centrally located system used for managing mail in accordance with the preferred embodiment of the invention. As will be described more fully hereinafter, a centrally located system 100, or Bill Management Service (BMS), manages mail/bills by communicating with a subscriber 102, merchants 104, banks 106, and miscellaneous vendor 108. Although Fig. 1 illustrates only one subscriber 102, two merchants 104, two banks 106, and one vendor 108, it is understood that the preferred embodiment of the present invention can utilize any number of subscribers, merchants, banks, vendors, or the like, and that other institutions may be substituted for the

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ones described above. Mail/bills are sent/forwarded to the BMS 100 via electronically or traditional mailing service from various sources such as subscriber 102, merchant 104, vendor 108, bank 106, etc. Once the mail are received, they are sorted and processed at the BMS 100 as described in more detail later herein. The BMS 100 further consolidates both electronic and paper formatted bills into an easily
5 manageable and accessible manner.

The subscriber 102 can view the bills online and request that the BMS 100 make a payment to the merchant 104. Per the subscriber's 102 request, the BMS 100 will communicate with the subscriber's bank 106 to take appropriate steps to ensure that the payment is made and that the subscriber's account is debited. Further, when the BMS 100 receives mail, the BMS 100 will review
10 the mail and determine the level of importance. If the mail are of marginal importance, the BMS 100 may disregard the mail and delete and/or shred them in accordance with the subscriber's instructions. This will save the subscriber 102 time and money in not having to review such unimportant mail.

The process of subscribing to the online BMS 100 will now be described. As in many online services, the subscriber 102 first needs to subscribe to this service. The subscriber 102 can subscribe to
15 the BMS 100 directly by visiting the new subscriber URL or using traditional methods such as telephoning and/or mailing in a BMS' new subscriber form (not shown). Preferably, the subscriber 102 will provide the name, home/business address, phone numbers, email address, desired user id, desired password corresponding to the desired user id, and the desired level of service. It should be noted that although the information stated above are generally sufficient for initial sign up with the BMS 100,
20 other information may be requested from time to time depending on the level of service requested by the subscriber or when there is a change of the subscriber's given information.

Further, when the subscriber 102 desires to subscribe online, as will be in most of the cases, the subscriber 102 will immediately receive information on whether the desired user id and/or desired password are available. If either the desired user id or the password is unavailable, the subscriber 102
25 will be prompted to choose alternative user ids or passwords to complete the subscription requirements. If the desired user id and password are available, the subscriber 102 will now be able to access the online BMS system using the new user id and password.

Upon fulfilling the subscription requirements, the subscriber 102 will receive an email from the BMS 100 with a BMS address that the subscriber can use for traditional paper bills. For those bills that
30 the subscriber 102 desires that the BMS manage, the subscriber 102 will forward a copy of the BMS address to those merchants so that in the future, they will send the paper bills directly to the BMS address. The subscriber's BMS address will include other information, including preferably, the name of the subscriber and a corresponding BMS account number. The BMS 100 will use this information to identify each bill and for whom the bill is intended.

Alternatively, to assist the subscriber 102 to change the subscriber's home/business billing address to the BMS address, the BMS 100 will provide the subscriber 102 with a form for the subscriber 102 to sign, which will authorize the BMS 100 to change the address on behalf of the subscriber 102 for those bills that the subscriber 102 desires the BMS to manage. The BMS 100 will also send the subscriber 102 forwarding labels with the BMS address for the subscriber 102 to put on those bills they want the BMS 100 to manage. When the BMS 100 receives the bills with the forwarding labels, the BMS 100 will then prepare a letter on behalf of the subscriber 102 requesting that the merchant 104 change the address to the BMS address for billing purposes.

In some instances, bills may be received at the BMS 100 that contain information for a merchant 104 that has not been established for the subscriber. BMS will then create a new merchant database for the subscriber 102.

Figs. 2-5 illustrate flow charts of a method for managing/processing mail/bills in accordance with a preferred embodiment of the present invention. The present invention has the ability to sort, organize, and manage all mail in a central location. Fig. 2 illustrates an overview flow chart of a method for managing incoming paper mail according to the preferred embodiment of the present invention. Figs. 3-5 illustrate flow charts identical to the flow chart of Fig. 2 of a method for managing incoming paper mail depending on their characteristics.

Mail received at the BMS will be managed and organized in its database by a person and/or an electronic data management device, i.e. computer, according to the following conditions. With reference to Fig. 2, when a particular mail is first received at the BMS in step 2, it is first reviewed and sorted by a person or computer in first reviewing step 4. The person or computer reviews the outside of the envelope without opening it. In most cases, the person or computer will be able to determine whether the particular mail is a bill or not after performing the first reviewing step 4. If, however, the person or computer is unable to determine whether the mail is a bill or not after performing the first reviewing step 4, then a second reviewing step 56 is performed, which is described in more detail later herein with reference to Fig. 5. A different person or computer will review the outside of the envelope in the second reviewing step 56.

In accordance with the present invention, mail received at the BMS can be generally categorized into four categories and forwarded to an appropriate step for further processing: (1) mail sent bulk rate that are not bills are forwarded to shredding step 8; (2) mail sent first class that are not bills are forwarded to labeling and forwarding step 12; (3) mail that are bills are forwarded to categorizing step 16; and (4) mail that cannot be determined whether they are bills after the first reviewing step 4 are forwarded to the second reviewing step 56. These categories and the subsequent steps are described in more detail below.

First, the person or computer will determine whether a particular mail is a bill or not in the first reviewing step 4 without opening the sealed envelope. With reference to Fig. 3, if the person or computer determines in first reviewing step 4 that the particular mail is definitely not a bill, the person or computer will next determine the type of mailing service, bulk rate or first class, used by the merchant in sending the mail. If the non-bill mail was sent via bulk rate, a shredding step 8 is performed to shred the mail using any conventional shredding device since most non-bill mail sent bulk rate is usually "junk mail," and subscribers are not likely to be interested in nor have the time to review such "junk mail." Furthermore, "junk mail" cannot be forwarded to subscribers by attaching labels with the subscribers' home/business addresses without incurring additional mailing costs.

Again referring to Fig. 3, if the particular non-bill mail was sent first class, the person or computer will print a label in a labeling and forwarding step 12 with the subscriber's home/business address. The label will then be attached to the non-bill mail so that it can be forwarded to the subscriber's home/business address since most non-bill mail sent first class may be of some importance to the subscriber. The labeling and forwarding step 12 allows the subscriber to review such mail and respond accordingly.

Fig. 4 illustrates a flow chart of the method for processing mail when a person or computer determines in first reviewing step 4 that a particular mail is definitely a bill. The bills are sorted and categorized by the person or computer into appropriate bill categories, i.e. utility, credit card, student loans, etc., in first sorting step 16. After performing the first sorting step 16, an opening and separating step 18 is performed where the envelopes will be opened by the person or an automatic envelope opener, and the contents contained therein are separated and processed.

The person or computer separates the various contents contained in the envelopes into the following categories in the second sorting steps 20A-20D: (1) actual bill statements, (2) brochures, (3) inserts, and (4) return envelopes and advertisements. The steps in the second sorting steps 20A-20D may be performed simultaneously.

First, the actual bill statements are sorted according to the particular merchant in second sorting step 20A, and data entry step 22A is performed by the person or computer so that the necessary data on each bill is stored in the database. In particular, paper bills received by the BMS are preferably scanned into the system by a person or computer in scanning step 22B in order to transfer the necessary data such as balance, amount due, current interest rate, charges in the last billing period and the like into electronic form. Fig. 6A illustrates a sample electronic bill formatted from the data obtained from the paper bill in accordance with the preferred embodiment of the invention, and will be described in more detail later herein. Thereafter, the actual bill statements may be shredded or filed in shredding/filing step 24 in accordance with the subscriber's instructions.

Second, brochures or other documents, i.e. legal documents, accompanying the bills are separated and categorized by a person or computer according to the particular merchant in the second sorting step 20B. Fig. 7 illustrates an example of a sample brochure 240 in accordance with the invention. Brochures are defined by the subscriber and dealt accordingly, i.e. a brochure may be any document that contain information other than in a form of product advertisements, in which case, the product advertisements in bill envelopes will be shredded. When the person or computer determines that duplicate brochures are present because identical brochures are included in one envelope or in two different envelopes, the duplicates are shredded in shredding step 21 using any conventional shredding device. If on the other hand, there are no duplicate brochures present, the person or computer next determines if the contents of the brochure, i.e. brochure 240, has been previously stored electronically in the BMS database in searching step 34. The person or computer will search the database for the contents of the brochure 240. If after performing searching step 34 it is determined that the contents of the brochure 240 have been previously stored in the database, the brochure 240 is shredded in shredding step 36. However, if the contents of the brochure 240 have not been previously stored in the database, then it is scanned and stored into the system in scanning step 26. Once stored in the BMS system, the brochure 240 is then shredded in shredding step 28.

In certain situations, a person or computer may not be able to determine whether a certain insert is a brochure in second sorting step 20C. In this case, the insert is manually reviewed by a BMS staff in insert reviewing step 44 and processed accordingly. For example, if in fact the insert is a brochure, the insert will be processed according to the steps described above beginning with step 20B. If, however, the insert is determined not to be a brochure and more likely an advertisement, the insert will be shredded in shredding step 48.

Finally, when the second sorting step 20D is performed, a person or computer will separate return envelopes and advertisements from the other contents accompanying the bills, and they will be shredded in shredding step 23. Because the BMS system provides electronic payment of bills, subscribers no longer need return envelopes.

Fig. 5 illustrates a flow chart of a method for determining whether the particular mail is a bill in accordance with the preferred embodiment of the present invention. The person or computer conducts a first level review of the mail in first reviewing step 4 by reviewing the outside of the envelope. As described earlier herein, in most cases, the first level review is sufficient for determining whether the mail is a bill or not. However, in certain occasions, the person or computer may be unsure after performing the first reviewing step 4. In this case, a second level review is performed in second reviewing step 56. In this step, a more sophisticated person or computer will review the outside of the envelope without opening it. If after performing the second reviewing step 56, it is determined that the particular mail is definitely a bill, then it is forwarded to categorizing step 16 as described earlier and

illustrated in Fig. 4. If, on the other hand, it is determined that the particular mail is definitely not a bill, then it is forwarded to either steps 8 or 12 as illustrated in Fig. 3 depending on the type of mailing service used by the sender.

There can be situations when after performing the second reviewing step 56, the person or computer still cannot adequately determine whether the particular mail is a bill. In this case, a person manually opens the envelope and reviews the contents contained therein in the opening and reviewing step 60. After the opening and reviewing step 60, if the person determines that the mail is in fact a bill, it will be forwarded to categorizing step 16 as illustrated in Fig. 4. If, on the other hand, the mail is not a bill, it will be forwarded to either shredding step 8 or labeling and forwarding 12 depending on the type of mailing service used by the sender as illustrated in Fig. 3. It should be noted that if the mail was sent first class, a resealing step 62 is performed before the labeling and forwarding step 12 in order to reseal the envelope. This is because the envelope was opened at opening and reviewing step 60.

On many occasions, when a paper bill is received by the BMS, a template 200 as illustrated in Fig. 6A for the bill is created using an OCR/Scanning software, which is a conventional off the shelf software. The template 200 allows the BMS system to automatically identify a merchant and the physical locations on the bill where specific data can be found. For example, section 201 of the template 200 in Fig. 6A is used to identify the merchant, and section 202 is used to identify the subscriber's name, the BMS address, and the corresponding BMS account number. Section 204 indicates the billing date, and section 206 provides the subscriber's account number used by the merchant. Next, section 208 contains the previous balance, section 210 contains the payment(s) previously received by the merchant, section 212 contains the balance due, and section 214 contains the payment due date of the current bill.

A person may manually enter pertinent bill information (previous balance, current charges, payments, credits, finance/interest/late payment charges, current balance, past due amount, minimum payment due, billing date, and date payment due), or preferably, a scanner can be used to scan the bill, and this information will be stored in the BMS database and provide the necessary data to prepare the template 200. When the bill is scanned, the OCR/Scanning software will then begin analyzing the scanned images. The software compares the created template with the images of the original bill and determines the accuracy of the data. If the software can not be completely certain of the data extracted and its accuracy, the software will provide a message to a BMS staff so that the BMS staff can manually check the accuracy of the create template. Once the template is created, subsequent bills from the same merchant will only need to be scanned.

Fig. 6B illustrates a bill transmitted electronically to the BMS in accordance with the preferred embodiment of the present invention. The online BMS system allows a subscriber to have a bill transmitted electronically to the central location. Per the subscriber's instructions, if a merchant is able

to provide the BMS with an electronic bill 230 as illustrated in Fig. 6B, the electronic bill 230 will be transmitted to the BMS through any electronic media the merchant desires. In some cases, the merchant will electronically transmit the complete bill, or it may choose to transmit only limited information, leaving a more detailed information on its own server. A person or computer will process the limited information, which is then stored in the BMS database. If the complete bill is transmitted, all bill information will likewise be processed and stored in the BMS database. If a more detailed information remains at the merchant's web site, then a link to the merchant's URL for the detailed information will be provided to the subscriber.

The process of notifying the subscriber that a bill has been received at the BMS location will now be described. Once a bill is received, an email will be generated and sent to the subscriber indicating that the bill was received along with pertinent bill information. This email will preferably contain a web site link for the subscriber to quickly and efficiently log on to the BMS system to view the bill information.

The BMS system has additional features and advantages that will be described in more detail. For example, when a payment is due within a number of days from the due date, and the payment has not been made, the BMS system can generate a reminder email to the subscriber with the merchant's name, the due date, and pertinent bill information. In another example, a bill may not have been received at the BMS location by an expected date. If the bill was expected by a certain date (this date can be determined by the BMS system using the normal billing date and cycle of the bill), but was not yet received at the BMS location, an email can be generated and sent to the subscriber providing the merchant's name and address and contact information so that the subscriber can contact the merchant directly to inquire about the delay. In other instances, when a payment has been made electronically, an email can be generated informing the subscriber of such payment. The subscriber can choose to turn on or off any of these services for any particular merchant.

Fig. 8 illustrates an online bill summary report 250 in accordance with the preferred embodiment. Each subscriber has access to a number of important information at the BMS location. When the subscriber logs on to the BMS online location with the approved user id and password, the subscriber can view the report 250 that lists subscriber's merchants in payee box 252. Further, in the payee box 252, links will be provided to a second level report where the subscriber can view additional information about the current bill or past bills for that merchant. For each merchant, information regarding the most current bill received at the BMS location (whether it is paper or electronic), and other information will also be available. Preferably, the merchants are listed in the order of the most recent bills received as illustrated in a bill-received box 251. The bill date box 254 contains the billing date for each bill; the balance due box 256 contains the remaining balance for each merchant; and the due date box 258 contains the due date of the payment. Next, box 260 further includes information on

whether the current bill has been paid for a particular merchant, and the remarks box 262 contains information regarding scanned bills as well as brochures and legal information. Remarks box 262 contain miscellaneous information regarding the merchant and/or the current/past bills.

In the payee box 252, when the subscriber clicks on any merchant link, the BMS system will link the subscriber to the second level report for the merchant. The second level report 270 as illustrated in Fig. 9 will include all information for the specific bill for the selected merchant, and will also have links to previous bills for the merchant. If the subscriber clicks on a previous bill in box 280, the subscriber will see the second level report again with the same information contents as it applies to the previous bill. From the second level report 270, the subscriber can choose to see the details of the actual bill by choosing icons in box 290. For example, if the bill was originally a paper bill, the subscriber can click on an icon 292 and will be presented with a web page with an image of the scanned bill. If the bill details were supplied electronically, the subscriber can click on a different icon 294 in box 290 and will be presented with the bill details. If the bill details are electronic yet stored on the merchant's web site, the subscriber can click on the merchant's link (not shown) in box 290 and be transferred to the merchant's web site where the subscriber can view the bill details.

Next, the process of making payments in accordance with the preferred embodiment of the invention will now be described. A subscriber using the BMS system can authorize any payment to be made to any merchant at any designated time and date. In addition, the subscriber can establish recurring payments when bills are paid on a regular basis (monthly, weekly, daily, etc.), and/or have a predetermined amount paid for each pay period. The subscriber can also establish automated payments for each merchant since the BMS database will have information pertaining to each bill. These payments can be designated to be paid upon receipt or within a specified time from the payment due date. In addition, the subscriber can have the BMS system determine the amount to be paid based on rules the subscriber establishes for each merchant. For example, the subscriber can instruct the BMS system to pay a full amount, a minimum amount, or an amount as determined by a conditional statement (i.e., if the bill is less than five hundred dollars, then pay the full amount, otherwise, pay the minimum amount). What is important to note from this example is that the subscriber can instruct the BMS to pay the merchants in accordance with any conditional statement that the subscriber desires.

In addition to the services described above, the BMS system allows the subscriber to make payments from multiple institutions and various accounts for greater flexibility and efficiency.

Also, at the end of every quarter, or calendar or fiscal year, a person or computer at the BMS location can prepare reports, charts, tables, graphs, or the like of the subscriber's activities for a given period on a CD ROM, floppy disk, or any other recordable medium. Fig. 10 illustrates a BMS main system and database 300 that is used to generate a CD ROM 302, Floppy Disk 304, and/or reports from the printer 306. This stored information can save the subscriber time and money when preparing yearly

tax reports, loss/profit reports, or other financial documents.

Although various preferred embodiments of the present invention have been disclosed for illustrative purposes, those skilled in the art will appreciate that various modifications, additions and/or substitutions are possible without departing from the scope and spirit of the present invention as disclosed in the claims.

I Claim:

1. A method for allowing a plurality of subscribers to each manage mail stored in electronic form at a data storage location from remote locations, the method comprising the steps of:

receiving mail for the subscribers in paper and electronic format, wherein certain pieces of mail are bills in paper format and certain other pieces of mail are bills in electronic format;

sorting the received mail in paper format, wherein bills in paper format are saved and certain other mail in paper format is discarded;

storing data based on the saved bills in paper format and the bills in electronic format into a database at the data storage location;

generating an electronic bill statement for each of the plurality of subscribers, each electronic bill statement including a first summary report that summarizes all bills for each subscriber based on the stored data corresponding to that subscriber; and

providing access to the electronic bill statement and the first summary report to each subscriber at one of the remote locations.

2. A method according to claim 1, wherein the receiving step further comprises the step of transmitting the bills in electronic format to the data storage location over one of a public internet and a private network.

3. A method according to claim 1, wherein the receiving step further comprises the step discarding unneeded information that is contained in the received bills in electronic format.

4. A method according to claim 1, wherein the first summary report uses a same first format for each bill summary.

5. A method according to claim 4, wherein the first summary report includes information regarding each of the bills for that subscriber, whether received in paper or electronic format, and wherein the information includes at least a merchant name, payment due date, payment received date, payment amount, balance, and status of payment.

6. A method according to claim 1, wherein the first summary report includes information regarding each of the bills for that subscriber, whether received in paper or electronic format, and wherein the information includes at least a merchant name, payment due date, payment received date, payment amount, balance, and status of payment.

7. A method according to claim 1, wherein the storing data step further comprises the step of:
determining if a template exists for a bill in paper format, and if the template exists, the paper bill is scanned into the database, and
if the template does not exist and the bill in paper format has not been previously provided to the data storage location, creating the template before the bill is scanned into the database.
8. A method according to claim 1, wherein the generating step further comprises the step generating a second summary report.
9. A method according to claim 8, wherein the second summary report uses a same second format for each bill summary.
10. A method according to claim 9, wherein the electronic bill statement is accessed by each subscriber via one of a computer, a palm pilot, and a web tv.
11. A method according to claim 9, wherein the electronic bill is accessed by each subscriber via one of a public internet and a private network.
12. A method according to claim 8, wherein the second summary report includes more detailed information regarding each of the bills for that subscriber than in the first summary report, and wherein the more detailed information includes at least a link to a merchant web page.
13. A method for allowing a plurality of subscribers to manage mail stored in electronic form at a data storage location from remote locations, the method comprising the steps of:
receiving mail for the subscribers in paper and electronic format, wherein certain pieces of mail are bills in paper format and certain other pieces of mail are bills in electronic format;
sorting received mail according to predetermined rules, wherein certain mail are saved and other mail are discarded, the predetermined rules including that:
 - (a) a shredding step is performed when paper mail received at the data storage location are not bills and were sent bulk mail;
 - (b) a labeling and forwarding step is performed when paper mail received at the data storage location are not bills and were sent first class; and
 - (c) a storing step is performed when received paper mail are bills, the storing step further comprising the step of storing data obtained from the bills electronically into a database at the data storage location; and

providing access to the stored data to each of the subscribers at one of the remote locations.

14. A method according to claim 13, wherein the predetermined rules further include that a first reviewing step is performed on paper mail without opening the mail envelope to determine whether the paper mail is a bill.
15. A method according to claim 14, wherein the predetermined rules include that a second reviewing step is performed on paper mail without opening the mail envelope to determine whether the paper mail is a bill if it cannot be determined that the paper mail is a bill in the first reviewing step.
16. A method according to claim 15, wherein the first reviewing step is performed using a computer based system and the second reviewing step is performed using a human operator.
17. A method according to claim 13, wherein the data storage location and the mail receipt location are centrally located near each other.
18. A method according to claim 13 further comprising the step of generating an electronic bill statement for each subscriber, the electronic bill statement including a first summary report that summarizes all bills based on the stored data.
19. A method according to claim 18, wherein the first summary report uses a same first format for each bill summary.
20. A method according to claim 18, wherein the first summary report includes information regarding each of the bills for that subscriber, whether received in paper or electronic format, and wherein the information includes at least a merchant name, payment due date, payment received date, payment amount, balance, and status of payment.
21. A method according to claim 18, wherein the generating step further comprises the step generating a second summary report.
22. A method according to claim 21, wherein the second summary report uses a same second format for each bill summary.

23. A method according to claim 21, wherein the electronic bill statement is accessed by each subscriber via one of a computer, a palm pilot, and a web tv.
24. A method according to claim 21, wherein the electronic bill statement is accessed by each subscriber via one of a public internet and a private network.
25. A method according to claim 21, wherein the second summary report includes more detailed information regarding each of the bills for that subscriber than in the first summary report, and wherein the more detailed information includes at least a link to a merchant web page.
26. A system for electronically transmitting bill information to a plurality of subscribers and receiving requests from the subscribers at a remote location, the system comprising:
- a data storage location adapted to receive paper bills;
 - a computer system for generating an electronic bill statement, the computer system including:
 - a database for electronically storing data associated with the bills for each subscriber;
 - means for entering data, said means for entering data including an electronic scanner bills for transforming the data on the paper bills into electronic form; and
 - means for generating an electronic bill statement from the data stored in the database for each subscriber, the means for generating including means for generating a first summary report and a second summary report, the first summary including at least a merchant name, payment due date, payment received date, payment amount, balance, and status of payment for each bill, and the second summary report including at least a link to a merchant web page; and
 - an endstation capable of being coupled to the database, the endstation adapted to receive an electronic bill statement that includes a first summary report that summarizes all bills based on the stored data, and, in response to subscriber input, adapted to transmit requests from the subscriber at the remote location to the data storage location.

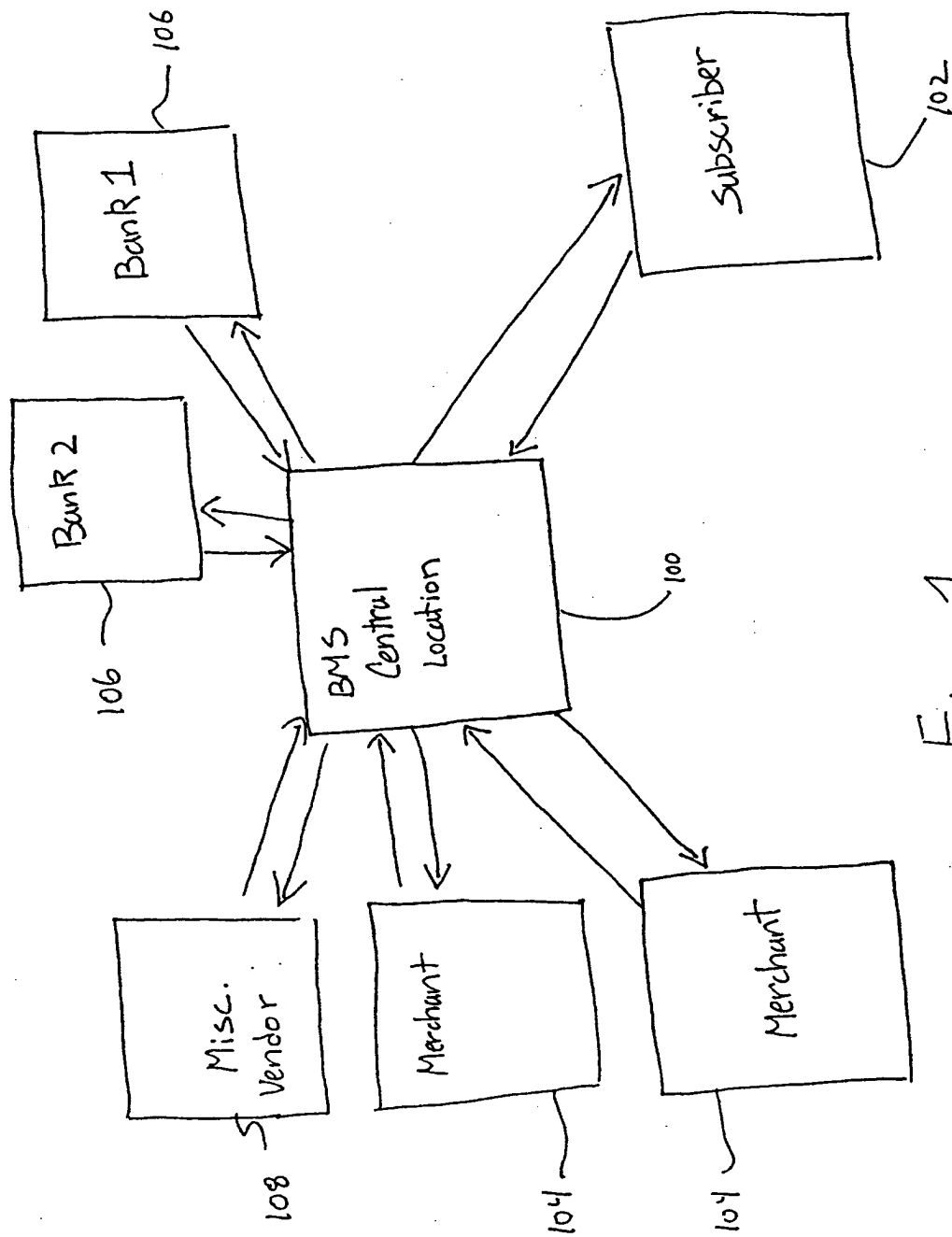
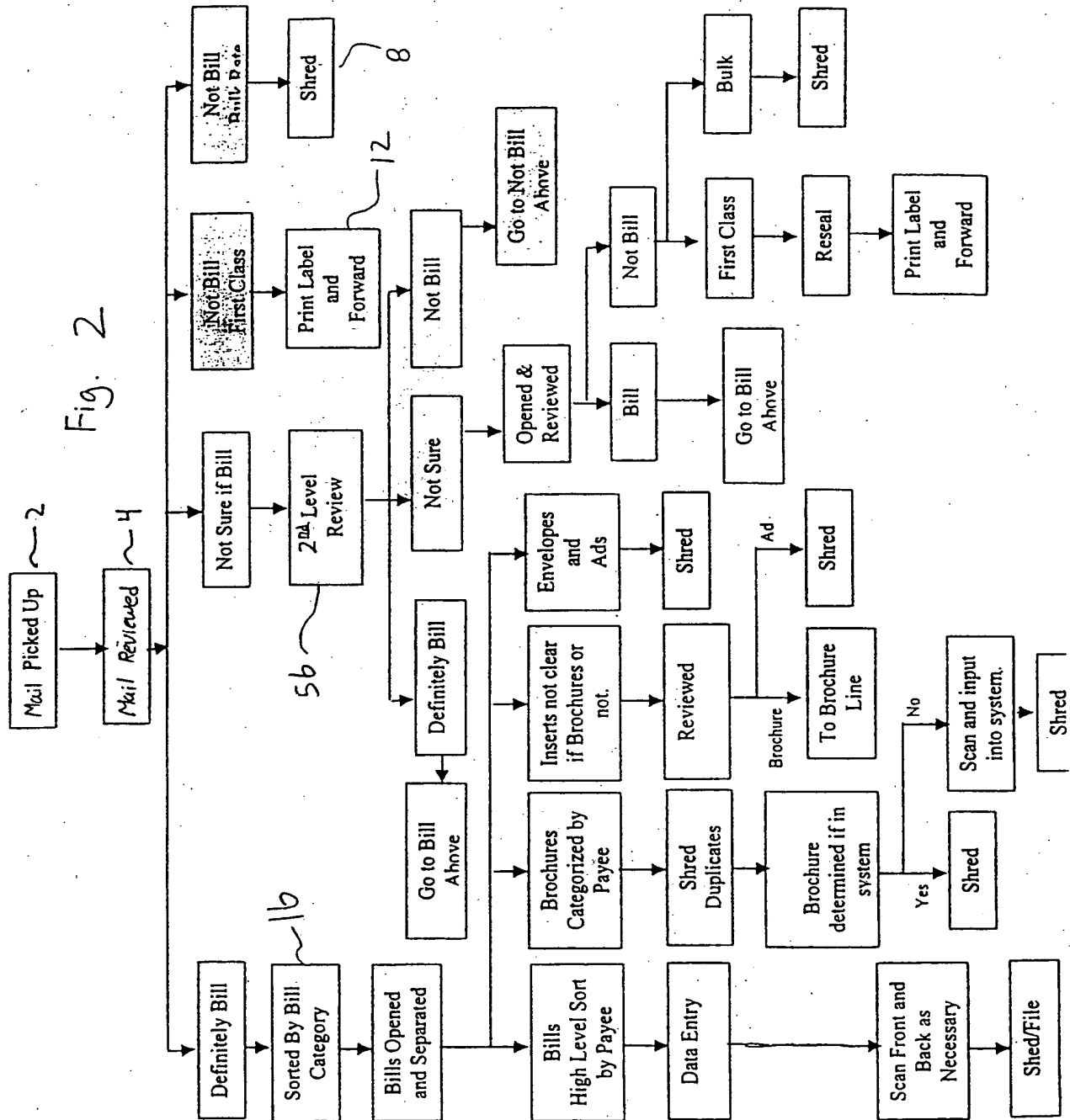


Fig. 1



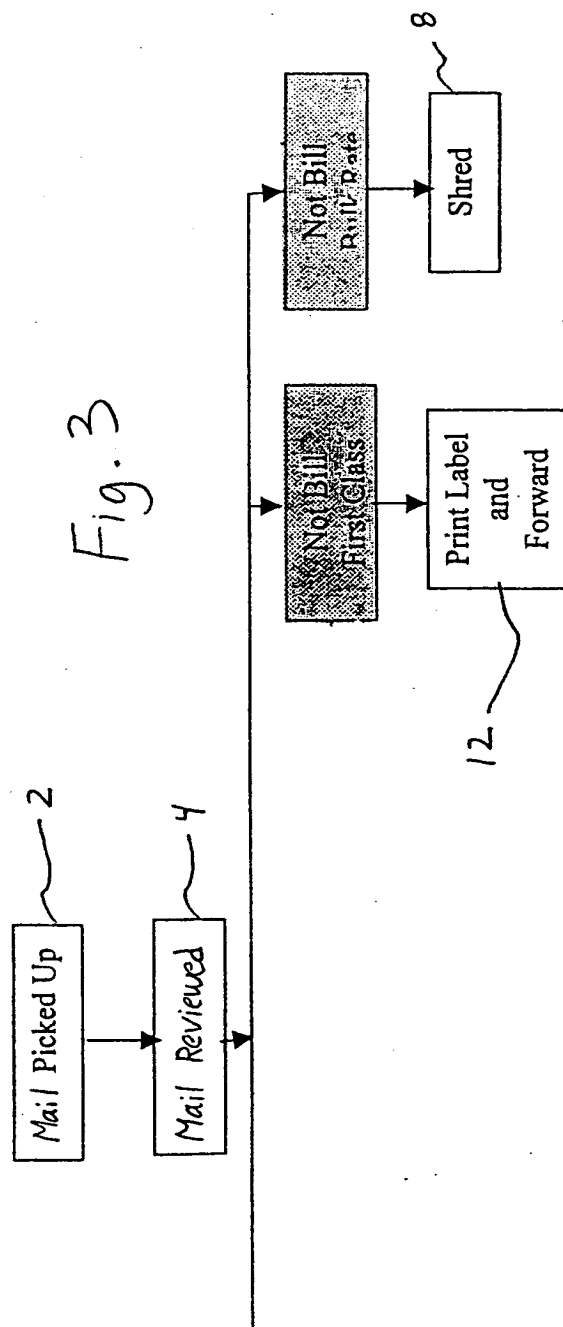
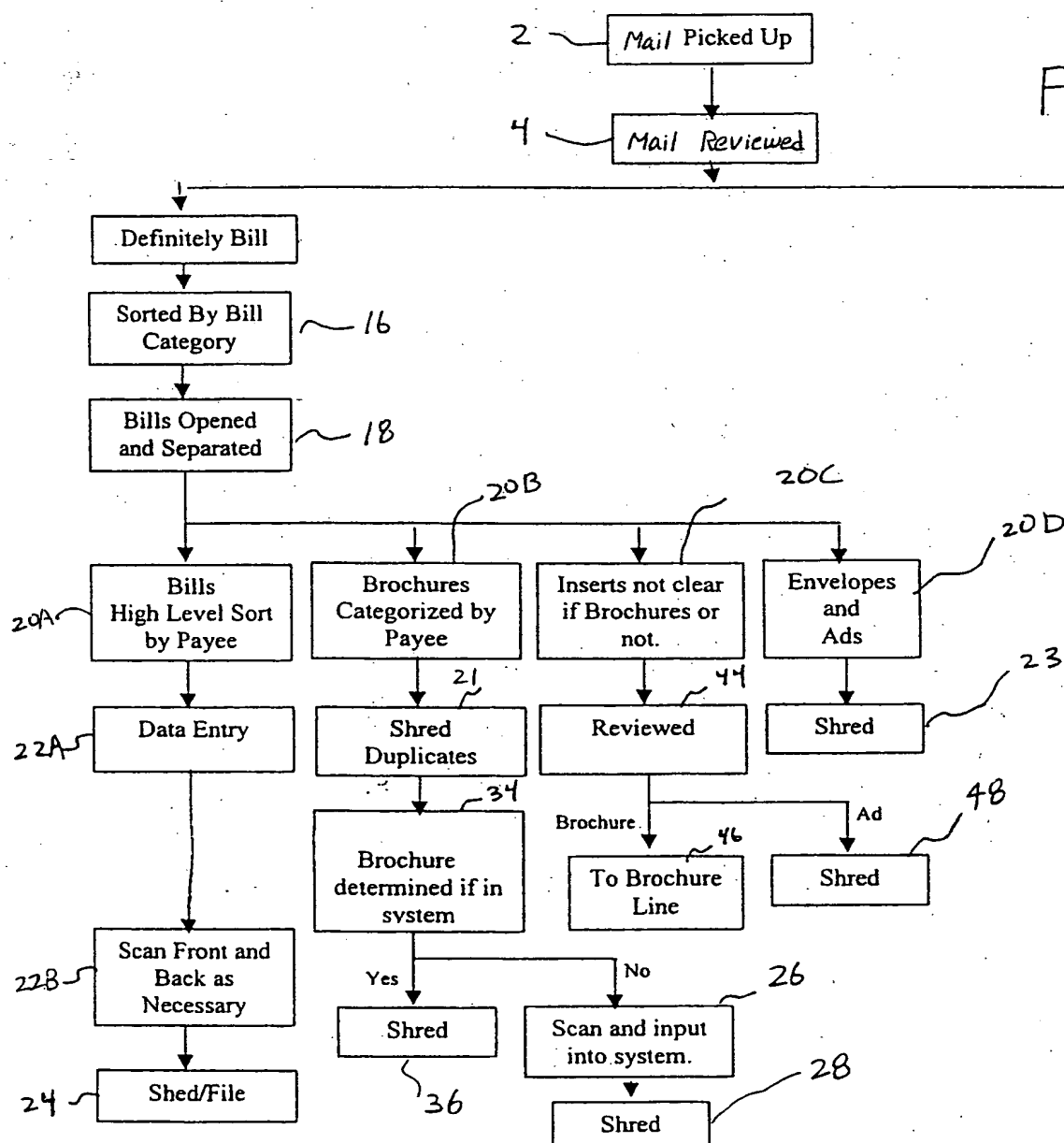
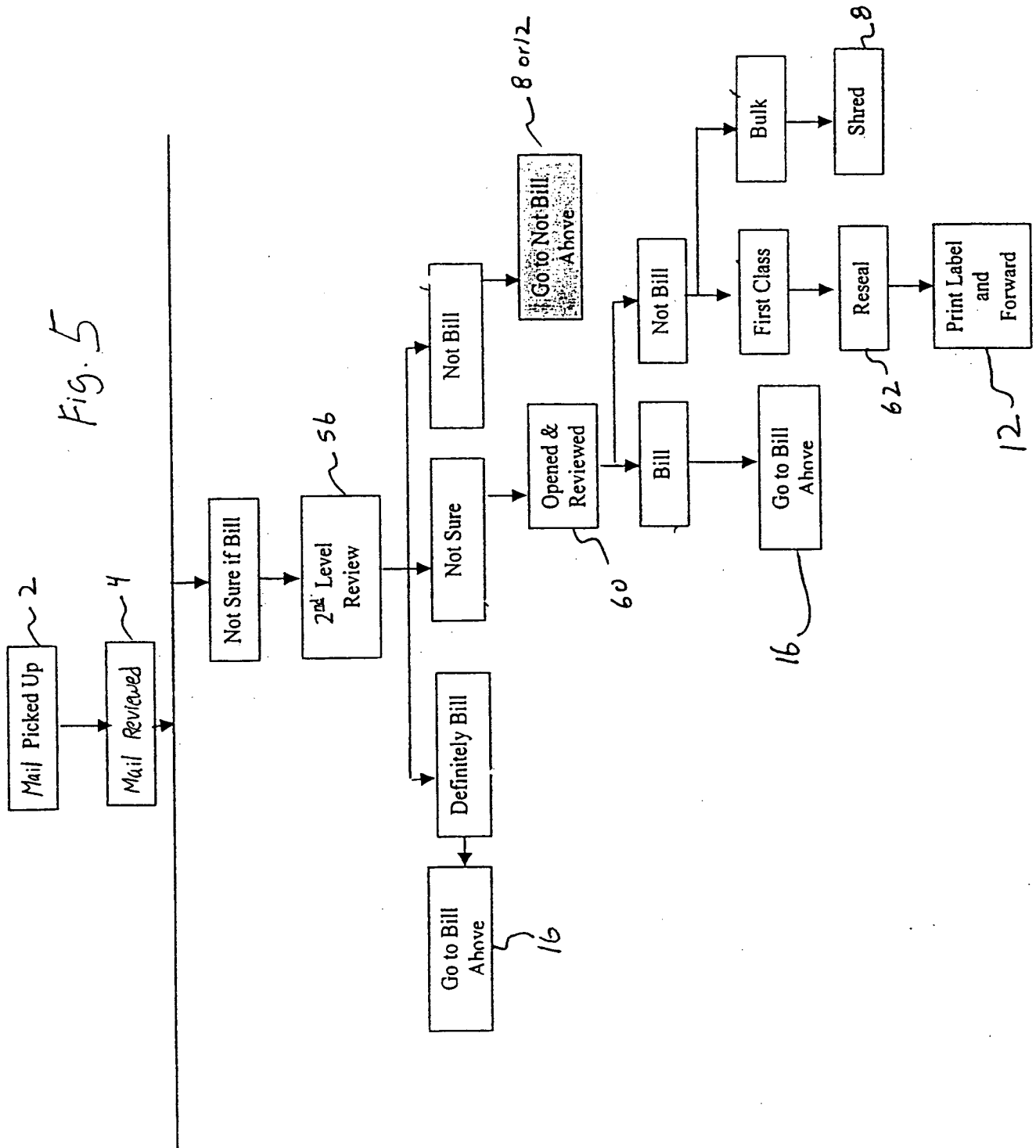



Fig. 4





Bill Details - Netscape
File Edit View Go Communicator Help

Page: 1 [2] Close



TCI
TCI CABLEVISION OF CALIFORNIA
P.O. BOX 1170 SAN CARLOS CA
94068-1170 TEL: 415 352-2327

Statement of Service

Page 1 of 2
Billing Date: December 06, 1998
Account Number: 8796 65 003 0627189

How to reach us
24 Hr Customer Service (800) 314-8848
Mon-Fri 8:30am-6pm, Sat 8:30am-5pm
1601 El Camino Real #302, Belmont

For Service At
122 HILLVIEW AVE
REDWOOD CITY CA 94061-2120

202

JOHN SIMPSON
PO BOX 61357
C/O CYBERBILLS 100000
SUNNYVALE CA 94088-1357

Account Summary

Please see reverse side for account details.

204

206

Previous Balance	\$ 12.28
Payment(s)	12.28 CR
Monthly Charge(s)	11.10
Taxes & Fees(s)	1.18
Balance Due	\$ 12.28
Payment Due Date	12/28/98

208

210

212

214

200

Payment Coupon

Please detach and enclose this portion with your payment. Please do not send cash. Make checks payable to TCI CABLEVISION OF CALIF.

☐ Check here if new billing address. Note changes on reverse side.

Billing Date: December 06, 1998

Account Number: 8796 65 003 0627189

Name: JOHN SIMPSON
PO BOX 61357
C/O CYBERBILLS 100000
SUNNYVALE CA 94088-1357

Balance Due \$ 12.28
Payment Due Date 12/28/98

Fig. 6A

7 / 10

230
→

CUSTOMER STATEMENT

Statement Date: OCT 08 1997

Customer Name: Jane Smith

Service Address: 122 Main Street

 Account Number: 4110149
 Service Dates: SEP 08 97 to OCT 08 97
 Service Days: 30
 Next Scheduled Read Date: NOV 06 1997

Previous Balance	Payments	Credits	Balance Before Current Charges	Current Charges	Balance Due Before	Balance Due
163.66	163.66 CR	0.00	0.00	30.22	OCT 29 1997	\$30.22
Meter Reading - Meter 22453 Current Reading 21876 Previous Reading 21565 KWH Used 311 Energy Usage KWH This Month 311 Service Days 30 KWH/Day 10 **Amt includes the following charges: Customer Charge: \$5.65 per Month Non-Fuel Energy Charge: First 750 KWH \$0.04897 per KWH Over 750 KWH \$0.05897 per KWH Fuel Charge: \$0.01646 per KWH						
Account Activity Previous Statement Balance 163.66 Payment Received - THANK YOU 163.66 CR Billing for Electric Use on Rate: RS-1 RESIDENTIAL SERVICE Electric Service Amount 26.00 ** Gross Receipts Tax Increase 0.27 Franchise Charge 1.46 Utility Tax 2.49 Current Electric Charges 30.22 TOTAL NOW DUE: \$30.22 Messages -A late payment charge of 1.5% will apply if not paid by OCT 29. -The FPSC has approved new fuel and non-fuel energy charges effective September 26. A typical 1,000 kwh residential bill will be \$74.33, a decrease of \$3.70. -Transactions involving connects, disconnects, name changes and payment extensions may require positive identification.						

Customer Service: 800-555-1122

Fig. 6B

April 1998

Pacific Gas and
Electric Company

SPOTLIGHT

News for the Customers and Communities We Serve

In This Issue • WEATHERING EL NIÑO •
FASTER SERVICE AT YOUR FINGERTIPS • HELP
PREVENT FIRES AND OUTAGES • HAS SPOTLIGHT
HELPED YOU? • TOMATO CORN SOUP

Thanks For Calling PG&E

When you call us at 1-800-743-5000, "Thanks for calling PG&E" is the greeting you'll hear from our expanded Interactive Voice Response system. This phone system provides fast, automated services without waiting for a customer service representative.

These interactive services include hearing your account balance or bill-payment locations, getting a copy of your last bill, and Pay-by-Phone services.

If you're away from home, just enter your home number to use these services. And you can speak directly with a service rep by pressing the star, then zero (*0), buttons on your phone.

If you call our electric outage hotline at 1-800-743-5002, you can get fast, recorded information about an outage in your area or report an outage if we can identify you by your correct home phone number. Again, you can enter your home number if you're away.

Please call us at 1-800-743-5000 if you've recently



changed your home phone number due to a move or other reason so we can update our records. There's no need to

call if only your area code has changed. Even if you haven't changed numbers lately, the next time you call PG&E, check to see if we have your correct home number.

Greeting
☐ Representative Customer
☐ Business Customer
☐ Rotary Phone

Main Menu
☐ Account Information
☐ Payment Arrangements
☐ or Enter a Meter Read
☐ Outages
☐ Power Outages
☐ Report a Problem
☐ and More
☐ For All Other Services

Administrative Options
☐ Press 99 to Exit System
☐ Repeat a Menu
☐ End Call
☐ Speak to a Customer Service Rep

Weathering the Storms and Improving the Service

PG&E's investments in maintenance and people are paying off. In 1997, the length of power outages went down about 46 percent from 1996. And new technology and more staff cut our average response time to customer phone calls from 2½ minutes in '95 to 17 seconds in '97.



A falling 75-foot pine tree demolishes a power line in Santa Cruz County. PG&E crews had repaired the same line just the day before. In the foreground, foreman Don Brown (left) and subforeman Steven Razo guide a section of the tree, hoisted by equipment operator Phil Burton.

To provide better service, the company trimmed 2.1 million trees, beefed up substations, installed switches that restore power to circuits, and much more. All told, we made over \$1.6 billion in capital improvements in 1997, on top of \$1.2 billion in 1996.

But of course, it's not just equipment that keeps the power on. Thousands of employees operate and repair our electric and gas systems.

And it sure hasn't been easy for our employees or customers during this record El Niño year. Wind, rain, floods and mudslides have knocked down poles, blocked roads, flooded substations and even uprooted entire trees onto power lines. We thank you for your patience during the storm season — especially if you were out of power for an extended time due to storm-



caused dangers that kept our crews from restoring your power faster. Yet the jobs our crews do, sometimes putting themselves at risk to get the power back on, are often heroic.

Take one of our "trouble-shooters," Mike Smith. At 2:30 a.m. Thanksgiving morning, he got a call to investigate an outage in a remote part of Amador County. He checked as much of the power line as he could by truck, then walked the last mile in driving rain to find the culprit, a downed crossarm.

Because it was Thanksgiving, a helicopter flew in materials and a crew that restored power by 11 a.m. But Smith's day didn't end then. "Right after that, I had another outage clear on the other side of the county," he says. In the severe storm, he tackled several more problems, finally getting home at 10:30 p.m.

(Continued on back page, col. 1)

9 / 10

Fig. 8

Quick Summary



Quick Summary

Always Secure
and Personal

- OPTIONS**
- Quick Summary
 - Payee Management
 - Change Member Info
 - Logout
- REFERENCE**
- Home Page
 - FAQs
 - Benefits of CyberBills
 - Available Services
 - Security Policy
 - Contact Us

Why wait for tomorrow's promises...?

View your Bills On-Line TODAY

CYBERBILLS.COM™

Bill Rec'd.	Payee	Bill Date	Balance	Due Date	Paid ?	Remarks
7/00/1998	Costco	7/18/1998	\$ 2022.74	8/12/1998	UNPAID	
7/00/1998	MBNA Platinum	7/24/1998	\$ 4620.71	8/23/1998	UNPAID	
7/28/1998	DirectTV	7/22/1998	\$ 63.81	8/11/1998	PAID	
7/28/1998	GM Card	7/21/1998	\$ 1541.58	8/12/1998	UNPAID	
7/28/1998	Fint Card	7/18/1998	\$ 3035.09	8/07/1998	PAID	
7/28/1998	GE Capital	7/10/1998	\$ 389735.93	8/01/1998	PAID	
7/28/1998	P&G	7/10/1998	\$ 80.10	8/06/1998	PAID	
7/20/1998	RWC Utilities	7/14/1998	\$ 120.18	8/01/1998	PAID	
7/15/1998	ICI	7/08/1998	\$ 12.28	7/28/1998	PAID	
7/10/1998	Capital Loan	7/05/1998	\$ 10808.06	7/21/1998	PAID	
7/08/1998	Pat Bell	6/20/1998	\$ 152.50	7/20/1998	PAID	
7/05/1998	Bloomington	6/20/1998	\$ 137.34	7/21/1998	PAID	
7/04/1998	Home Coming	6/30/1998	\$ 72185.24	7/20/1998	PAID	
6/30/1998	Fint USA	6/23/1998	\$ 0.00	7/18/1998	PAID	

* To see more detailed and historical information, click on the payee name

© Copyright 1998, CyberBills.com All Rights Reserved

Level 2 Summary

DirectTV PD Box 78629 Phoenix, AZ 85062-8028 US # 008875885 800-531-5000

Billing Dates	Bill Summary Information	Complete Bill Details (Screened Image)
7/22/1998	Previous Balance	54.84
8/22/1998	Charges	63.81
	Credits	0.00
	Payments	54.84
	Interest	0.00
	Current Balance	63.81
	Minimum Payment	63.81
	Due Date	8/11/1998

Payment Status (Bill Date 7/22/1998)

☒ Paid (Turns off CyberAlerts for this bill)

☐ Not Paid

To change your payment status click on the appropriate radio button and then Submit

On-line Banking

If you would like to pay your bill through On-line Banking click on the button below.

NOTE: After ending your home banking session you must submit for the Payment Status to be updated in your electronic folder.

Fig. 9

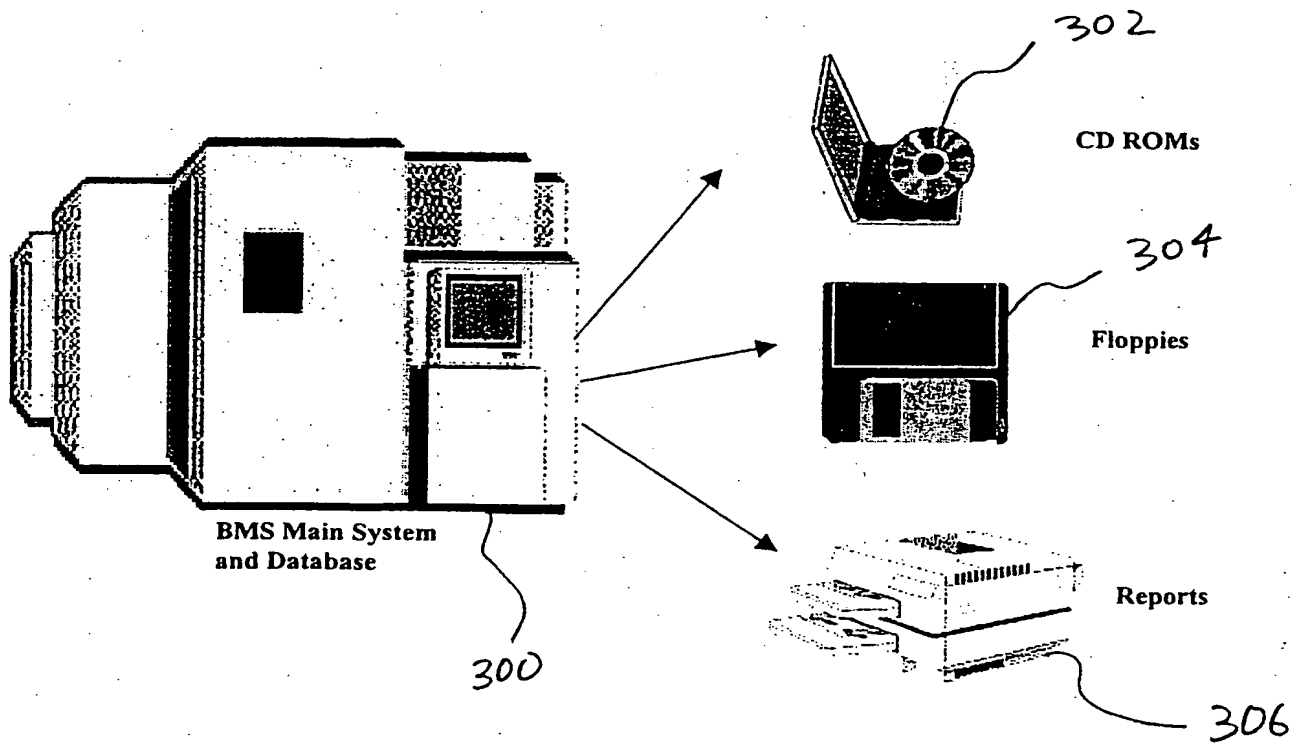


Fig. 10

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WO 00/048085 A2

PATENT COOPERATION TREATY

PCT


DECLARATION OF NON-ESTABLISHMENT OF INTERNATIONAL SEARCH REPORT

(PCT Article 17(2)(a), Rules 13ter.1(c) and Rule 39)

Applicant's or agent's file reference 14953/126161	IMPORTANT DECLARATION	Date of mailing(day/month/year) 21/05/2002
International application No. PCT/US 00/ 03371	International filing date(day/month/year) 09/02/2000	(Earliest) Priority date(day/month/year) 09/02/1999
International Patent Classification (IPC) or both national classification and IPC G06F17/60		
Applicant CYBERBILLS, INC.		

This International Searching Authority hereby declares, according to Article 17(2)(a), that no international search report will be established on the international application for the reasons indicated below

1. ☒ The subject matter of the international application relates to:
- a. ☐ scientific theories.
 - b. ☐ mathematical theories
 - c. ☐ plant varieties.
 - d. ☐ animal varieties.
 - e. ☐ essentially biological processes for the production of plants and animals, other than microbiological processes and the products of such processes.
 - f. ☒ schemes, rules or methods of doing business.
 - g. ☐ schemes, rules or methods of performing purely mental acts.
 - h. ☐ schemes, rules or methods of playing games.
 - i. ☐ methods for treatment of the human body by surgery or therapy.
 - j. ☐ methods for treatment of the animal body by surgery or therapy.
 - k. ☐ diagnostic methods practised on the human or animal body.
 - l. ☐ mere presentations of information.
 - m. ☐ computer programs for which this International Searching Authority is not equipped to search prior art.
2. ☐ The failure of the following parts of the international application to comply with prescribed requirements prevents a meaningful search from being carried out:
- ☐ the description ☐ the claims ☐ the drawings
3. ☐ The failure of the nucleotide and/or amino acid sequence listing to comply with the standard provided for in Annex C of the Administrative Instructions prevents a meaningful search from being carried out:
- ☐ the written form has not been furnished or does not comply with the standard.
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4. Further comments:

Name and mailing address of the International Searching Authority  European Patent Office, P.B. 5818 Patentlaan 2 NL-2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016	Authorized officer M. Rodriguez N6voa
--	---

Form PCT/ISA/203 (July 1998)

FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 203

The claims relate to subject matter for which no search is required according to Rule 39 PCT. Given that the claims are formulated in terms of such subject matter or merely specify commonplace features relating to its technological implementation, the search examiner could not establish any technical problem which might potentially have required an inventive step to overcome. Hence it was not possible to carry out a meaningful search into the state of the art (Art. 17(2)(a)(i) and (ii) PCT; see Guidelines Part B Chapter VIII, 1-6).

The applicant's attention is drawn to the fact that claims relating to inventions in respect of which no international search report has been established need not be the subject of an international preliminary examination (Rule 66.1(e) PCT). The applicant is advised that the EPO policy when acting as an International Preliminary Examining Authority is normally not to carry out a preliminary examination on matter which has not been searched. This is the case irrespective of whether or not the claims are amended following receipt of the search report or during any Chapter II procedure. If the application proceeds into the regional phase before the EPO, the applicant is reminded that a search may be carried out during examination before the EPO (see EPO Guideline C-VI, 8.5), should the problems which led to the Article 17(2) declaration be overcome.

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